WHAT IS CLAIMED IS:

1. A method for processing negotiable economic credits through a hand held device, said method comprising the steps of:

synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein; and

transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

2. The method of claim 1 further comprising the step of redeeming said at least one negotiable economic credit at said point of sale, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

3. The method of claim 2 further comprising the step of:

reconciling data representative of at least one negotiable economic credit contained in a database within said hand held device, in response to redeeming said at least one negotiable economic credit at said

5   point of sale.

4.   The method of claim 1 further comprising the step of:

10   electronically negotiating a coupon exchange between said point of sale and said hand held device, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

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5.   The method of claim 4 further comprising the step of:

reconciling data representative of said at least one

20   negotiable economic credit contained in a database within said hand held device, in response to electronically negotiating said coupon exchange between said point of sale said hand held device.

25   6.   The method of claim 3 further comprising the step

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of:

transmitting data representative of at least one new negotiable economic credit from a coupon source associated said point of sale to said hand held device during synchronization between said hand held device and said coupon source.

7.   The method of claim 6 further comprising the step of:

storing said at least one new negotiable economic credit as coupon data in said database within said hand held device.

8.   The method of claim 1 further comprising the steps of:

accessing a product database associated with said point of sale;

retrieving product data from said product database associated with said point of sale; and

comparing said product data to data representative of said at least one negotiable economic credit transmitted from said hand held, in response to scanning a product code associated with at least one item to be

5   purchased at said point of sale.

9.   The method of claim 8 further comprising the steps of:

10   accessing a database associated with said point of sale;

     retrieving coupon data from said database associated with said point of sale; and

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     comparing coupon data transmitted from said hand held device to coupon data retrieved from said database associated with said point of sale, in response to scanning a product code associated with at least one

20   item to be purchased at said point of sale.

10.   The method of claim 9 further comprising the step of:

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identifying matching coupon data to calculate at least one price discount, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product database and

5   coupon data retrieved from said database associated with said point of sale.

11. The method of claim 10 further comprising the steps of:

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compiling a subtotal price for said at least one item to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

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calculating a new total for items scanned at said point of sale, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price discounts.

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12. The method of claim 7 further comprising the steps of:

configuring said hand held device with a coupon

25   management module for managing the transmission, receipt

and storage of at least one negotiable economic credit as coupon data within said hand held device; and

associating said coupon management module with said database within said hand held device.

13. The method of claim 1 wherein:

said hand held device and said point of sale are synchronized through a wireless network; and

said at least one negotiable economic credit is transferred from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device, through a wireless network.

14. The method of claim 1 wherein:

said hand held device and said point of sale are synchronized through a wireless communications; and

said at least one negotiable economic credit is transferred from said hand held device to said point of sale, in response to synchronization of said point of

sale and said hand held device, through *said* wireless

communications.

15. The method of claim 7 wherein said coupon data is

5 transmitted from a *said* coupon source to said hand held

device through a wireless network.

16. The method of claim 7 wherein said coupon data is

transmitted from a *said* coupon source to said hand held

10 device through wireless network communications.

17. The method of claim 1 further comprising the step

of:

15 configuring said hand held device with a removeable

smart card adapted for use with said hand held device.

18. The method of claim 1 further comprising the step

of:

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configuring said hand held device with a bar code

scanner that permits a user of said hand held device to

retrieve data representative of at least one negotiable

economic credit from a static reference through said bar

25 code scanner and thereafter store said data in said

database within said hand held device.

19.   The method of claim 1 further comprising the step of configuring said hand held device with a scanner that permits a user of said hand held device to retrieve from a static reference data representative of at least one negotiable economic credit through said scanner and thereafter store said data in said database within said hand held device, wherein said optical scanner is adapted for reading holographic images containing coupon data, credit data, and product data therein.

20.   A system for processing negotiable economic credits
through a hand held device, said system comprising:

synchronization module for synchronizing a point of
5   sale with a hand held device having at least one
negotiable economic credit therein; and

transfer module for transferring said at least one
negotiable economic credit from said hand held device to
10   said point of sale, in response to synchronization of
said point of sale and said hand held device.

21.   The method of claim 20 further comprising:

15   redeeming module for redeeming at least one coupon
at said point of sale, in response to transferring said
at least one negotiable economic credit from said hand
held device to said point of sale.

20   22.   The system of claim 21 further comprising:

reconciling module for reconciling coupon data
contained in a database within said hand held device, in
response to redeeming said at least one negotiable
25   economic credit at said point of sale.

23. The system of claim 20 further comprising:

negotiating module for electronically negotiating a coupon exchange between said point of sale and said hand held device, in response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

24. The system of claim 23 further comprising:

reconciling module for reconciling coupon data contained in a database within said hand held device, in response to electronically negotiating a coupon exchange between said point of sale and said hand held device.

25. The system of claim 24 further comprising:

transmission module for transmitting new coupon data from a coupon source to said hand held device during a synchronization between said hand held device and said coupon source.

26. The system of claim 25 further comprising:

memory for storing said new coupon data in a database within said hand held device.

27. The system of claim 20 further comprising:

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access module for accessing a product database associated with said point of sale;

retrieval module for retrieving product data from

10 said product database associated with said point of sale; and

comparing module for comparing coupon data transmitted from said hand held device to said product

15 data, in response to scanning product data associated with at least one item to be purchased at said point of sale.

28. The system of claim 27 further comprising:

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access module for accessing a database associated with said point of sale;

retrieval module for retrieving coupon data from

25 said database associated with said point of sale; and

comparison module for comparing coupon data transmitted from said hand held device to coupon data retrieved from said database associated with said point

5   of sale, in response to scanning a product code associated with at least one item to be purchased at said point of sale.

29. The system of claim 28 further comprising:

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identification module for identifying matching coupon data to calculate price discounts, in response to comparing coupon data transmitted from said hand held device to product data retrieved from said product

15   database and coupon data retrieved from said database associated with said point of sale.

30. The system of claim 29 further comprising:

20   compiling module for compiling a subtotal price for said items to be purchased at said point of sale, in response to scanning product codes associated with said at least one item to be purchased at said point of sale; and

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calculation module for calculating a new total for said at least one item scanned at said POS, wherein said new total includes price discounts therein, in response to identifying matching coupon data to calculate price

5 discounts.

31. The system of claim 26 further comprising:

coupon management module for managing the

10 transmission, receipt and storage of at least one negotiable economic credit as coupon data within said hand held device, wherein said coupon management module is integrated with said hand held device; and

15 association module for associating said coupon management module with said database within said hand held device.

32. The system of claim 20 wherein:

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said synchronization module is adapted to synchronize said point of sale with said hand held through a network; and

25 said transfer module is adapted to transfer said at

least one negotiable economic credit from said hand held
device to said point of sale through said network, in
response to synchronization of said point of sale and
said hand held device.

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33. The system of claim 32 wherein said network further
comprises a wireless network.

34. The system of claim 33 wherein said transmission

10 module is adapted to transmit coupon data through a
network from a coupon source to said hand held device
during a synchronization between said hand held device
and said coupon source.

15 35. The system of claim 26 wherein said transmission
module is further adapted to transmit coupon data
through wireless communications from a coupon source to
said hand held device during a synchronization between
said hand held device and said coupon source.

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36. The system of claim 20 wherein said system further
comprises a smart card adapted for use with said hand
held device.

25 37. The system of claim 20 wherein said hand held

device comprises a hand held device configured with a scanner that permits a user of said hand held device to retrieve from a static reference, data representative of at least one negotiable economic credit and thereafter

5   store said data in said database within said hand held device.

38. The system of claim 20 or 26 wherein said hand held device comprises a hand held device configured with an

10 optical scanner that permits a user of said hand held device to capture holographic-based data containing data representative of at least one negotiable economic credit therein, and thereafter store said data in said database within said hand held device.

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39. A method for processing negotiable economic credits through a hand held device based on a user profile, said method comprising the steps of:

5   storing a user profile in a database within a hand held device;

transferring at least one negotiable economic credit to said hand held device, wherein said at least

10   one negotiable economic credit is selected according to criteria based on said user profile; and

redeeming said at least one negotiable economic credit at a point of sale, in response to transferring

15   said at least one negotiable economic credit from said hand held device to said point of sale.

40. The method of claim 39 further comprising the step of:

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synchronizing said point of sale with said hand held device having said at least one negotiable economic credit therein; and

25   transferring said at least one negotiable economic

credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

5   41.   The method of claim 40 further comprising the step of:

storing said at least one negotiable economic credit as coupon data in a database within said hand

10   held device.

42.   The method of claim 41 further comprising the step of:

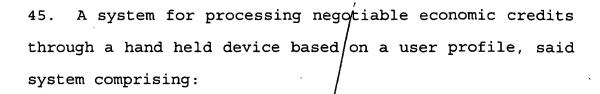15   compiling said user profile through a network, in response to user input.

43.   The method of claim 42 wherein the step of transferring at least one negotiable economic credit to

20   said hand held device, wherein said at least one electronic is selected according to criteria based on said user profile, further comprises the step of:

transferring at least one negotiable economic

25   credit to said hand held device through said network,

wherein said at least one negotiable economic credit is selected according to criteria based on said user profile.

5   44.   The method of claim 43 wherein the step of compiling said user profile through a network, in response to user input, further comprises the step of:

compiling said user profile through a wireless 10   network, in response to user input.

45.   A system for processing negotiable economic credits through a hand held device based on a user profile, said system comprising:

5   storage module for storing a user profile in a database within a hand held device;

         transfer module for transferring at least one negotiable economic credit to said hand held device,

10   wherein said at least one negotiable economic credit is selected according to said user profile; and

         redeeming module for redeeming said at least one negotiable economic credit at a point of sale, in

15   response to transferring said at least one negotiable economic credit from said hand held device to said point of sale.

46.   The system of claim 45 further comprising:

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         synchronization module for synchronizing said point of sale with said hand held device having said at least one negotiable economic credit therein; and

25   transfer module for transferring said at least one

negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

5   47.   The system of claim 46 further comprising:

memory for storing said at least one negotiable economic credit as coupon data in a database within said hand held device.

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48.   The system of claim 47 further comprising:

compiling module for compiling said user profile through wireless communications, in response to user

15   input.

49.   The system of claim 48 wherein said transfer module is adapted for transferring at least one negotiable economic credit to said hand held device utilizing hand

20   held device protocols through said wireless communications, wherein said at least one negotiable economic credit is selected according to criteria based on said user profile.

25   50.   The system of claim 49 wherein said wireless

communications are provided through a wireless network.